UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DISTRICT

In Re:

	:	Case No.: 20-54077
Shearria Bell		
	:	Chapter: 13
Debtor.	:	Judge Jeffery P. Hopkins

OBJECTION TO PROOF OF CLAIM FILED BY
AMERICAN HONDA FINANCE CORPORATION
(Claim 6-1)

Now comes Debtor, Shearria Bell, by and through counsel, and objects to Claim 6-1 of

the creditor AMERICAN HONDA FINANCE CORPORATION only to the extent of secured

status.

/s/ M. Sean Cydrus
M. Sean Cydrus 0077325
The Law Office of M Sean Cydrus, LLC
4449 Easton Way, Second Floor
Columbus, Ohio 43219
Telephone: (614) 934-1544
Facsimile: (614) 934-1644
Attorney for Debtor.

MEMORANDUM IN SUPPORT

The creditor, The AMERICAN HONDA FINANCE CORPORATION, filed its claim on September 11, 2020 (Claim 6-1). Said claim was filed regarding a 2015 Honda Pilot for the amount of $29,106.90, as secured, and $0.00 as unsecured. Debtor is a co-debtor for the loan on the vehicle, but is not the owner of the property. The Exhibit Title filed with the claim shows the owner as Dierre Bell and not the Debtor, Shearria Bell.

Wherefore, Debtor respectfully requests that Claim #6-1 of the creditor, AMERICAN HONDA FINANCE CORPORATION, be disallowed, only to the extent of secured status.

Respectfully submitted,

/s/ M. Sean Cydrus
M. Sean Cydrus 0077325
The Law Office of M Sean Cydrus, LLC
4449 Easton Way, Second Floor
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Telephone: (614) 934-1544
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Email: scydrus@ohiodebtsolutions.com
Attorney for Debtor.

<u>Form 20A NOTICE OF OBJECTION</u>

The Debtor has filed papers with this Court objection to the proof of claim 6-1 of the creditor, AMERICAN HONDA FINANCE CORPORATION.

<u>Your rights may be affected.</u> You should read these papers carefully and discuss them with your attorney, if you have on in the bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to GRANT the request in the enclosed objection, or If you want the Court to consider your views on the objection, then on or before **30 days from the date of filing**, you or your attorney must:

1. File with the Court, a written response to the objection expressing your objection or viewpoint. The response is to be filed with the Clerk of Courts at <u>170 N. High St. Columbus, Ohio 43215.</u>

   If you mail your written response to the Court for filing by the Clerk, you must mail it early enough so the Court will **receive** it on or before the date stated above.

2. You must also mail a copy of the written response to **The Law Office of M. Sean Cydrus, 4449 Easton Way #2, Columbus, Ohio 43219.**

3. You must also mail a copy of the written response to the Debtor(s) at the address listed on the front of this paper entitled Certificate of Service.

4. Finally, you must attend any Court hearing scheduled to consider this objection. The Court will likely schedule an oral hearing and serve only those parties who have in fact filed a written response.

If you or your attorney does not take these steps, the Court may decide that you do not oppose the filed objection and may enter an order granting that request.

<u>CERTIFICATE OF SERVICE</u>

The undersigned hereby certifies that a copy of the foregoing **Objection to Proof of Claim** filed by **AMERICAN HONDA FINANCE CORPORATION** and Notice was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email registered with the Court and (ii) by **Ordinary U.S. Mail** on September 11, 2020 addressed to:

Debtor:
Sherria Bell, 615 Moss Oak Avenue, Gahanna, Ohio 43230

Codebtor:
Dierre Bell, 615 Moss Oak Avenue, Gahanna, Ohio 43230

Creditor:
American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088

Respectfully submitted,

/s/ M. Sean Cydrus
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